

## REMARKS

Claims 1-51 are pending in this application. Examiner in an Office Action dated 4/20/2006 has rejected claims 1-51, under 35 USC Sections 102 and 103, Anticipation  
5 and Obviousness Rejection, as being unpatentable over US application Brody et al (US 2001/0029485 A1).

Applicant cancels claims 1-51 without prejudice and adds new claims 52-83,  
which the applicant believes more particularly define what the applicant considers as  
10 the scope of the invention. The new claims find support throughout the specification. No new matter is believed to have been added. Applicant believes in view of these amendments, the rejection is moot.

Applicant believes, the new claims are neither anticipated nor obvious over Brody  
15 et al. Brody et al discloses a anon credit card that duplicates a credit card by having a fake card holder name, a fake card number, fake card expire date, the information present and required in a traditional credit card issued by a bank, enabling the customer to use and merchant to accept such a card. The anon credit card having all the attributes of a real credit card, may be accepted by the merchants as being transparent  
20 to their system. However, as many merchants do when they accept a credit card, they may be unable to match customer name identification proof with the credit card name. In contrast, the present invention payment card is an overlay payment card using a card specific PIN that overlays one or more existing bankcards of the customer. These and other distinguishing features of the payment card and payment system of this invention  
25 distinguish Brody et al.

Applicant attaches an Information Disclosure Statement (IDS) that identifies a prior art, Davis et al, that resulted from a search by the Canadian patent office.

## CONCLUSION

In conclusion, Applicant respectfully asserts that claims 52 to 83 are patentable for the reasons set forth above, and that the application is now in a condition for allowance. Accordingly, an early notice of allowance is respectfully requested. The Examiner is requested to call the undersigned at 310-540-4095 for any reason that would advance the instant application to issue.

Dated this the 20th day of July, 2006

Respectfully submitted,



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